

Caption in Compliance with D.N.J. LBR 9004-1(b)

Andre L. Kydala  
54 Old Highway 22  
Clinton NJ 0880

In Re:

ROBERT AIDELBAUM

Case No.: \_\_\_\_\_ 18-20417 \_\_\_\_

Judge: \_\_\_\_\_

Chapter: 13

### CHAPTER 13 DEBTOR=S CERTIFICATION IN OPPOSITION

The debtor in this case opposes the following **(choose one)**:

1. ☐ Motion for Relief from the Automatic Stay filed by \_\_\_\_\_ ,  
creditor,

A hearing has been scheduled for \_\_\_\_\_, at \_\_\_\_\_.

- ☐ Motion to Dismiss filed by the Chapter 13 Trustee.

A hearing has been scheduled for \_\_\_\_\_, at \_\_\_\_\_.

- ☒ Certification of Default filed by \_Carisbrook Mortgage\_\_\_\_\_,

I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons **(choose one)**:

- ☐ Payments have been made in the amount of \$ \_\_\_\_\_, but have not  
been accounted for. Documentation in support is attached.

☐ Payments have not been made for the following reasons and debtor proposes repayment as follows (**explain your answer**):

☒ Other (**explain your answer**):

Payments of \$1800.00 per month have been made directly to Carisbrook and due to the Debtor's death as soon hospital bed and other items used with hospice are removed and the unit cleaned the unit will be listed for sale. The real estate market in this area is very active. This Unit is only one block from the NY Harbor with parking and this unit on the 21<sup>st</sup> floor has a view of NY City.

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.
4. I certify under penalty of perjury that the above is true.

Date: 10/31/2019

/s/ Mildred Aidelbaum  
: Signature

Date: \_\_\_\_\_

\_\_\_\_\_  
Debtor=s Signature

**NOTES:**

1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee=s Motion to Dismiss.
2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.

*rev.8/1/15*